

UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF FLORIDA  
ORLANDO DIVISION

In Re:

Efrain Vazquez and )  
Madelin Vazquez )  
Debtors /

Case No.: 6:11-bk-10172-KSJ

Chapter 13

X **Chapter 13 Plan**

Amended Chapter 13 Plan

COMES NOW, the Debtor and files this Chapter 13 Plan. The projected disposable income of the Debtor is submitted to the supervision and control of the Chapter 13 Standing Trustee, and the Debtor shall pay the following sums to the Chapter 13 Standing Trustee:

PLAN PAYMENTS

<u>Payment Number by months</u>	<u>Amount of Monthly Plan payment</u>
1-2 (July-August)	\$1720.54
3 (September 2011)	\$1,860.00
4-36 (October 2011-June 2014)	\$1,720.54

The Debtor shall pay by money order, cashier's check or wage deduction, to Laurie K. Weatherford, Chapter 13 Standing Trustee, P. O. Box 1103, Memphis, Tennessee 38101-1103. The Debtor's name and case number must be indicated clearly thereon and received by the due dates for payments established by court order.

PAYMENT OF CLAIMS THROUGH THE PLAN

**Priority Claims**

The fees and expenses of the Trustee shall be paid over the life of the Plan at the rate allowed as governed by the guidelines of the United States Trustee and the Trustee shall be paid as follows:

<u>Payment Number by months</u>	<u>Amount of Monthly Plan payment</u>
1-2 (July-August)	\$172.05
3 (September 2011)	\$186.00
4-36 (October 2011-June 2014)	\$172.05

<u>Name of Creditor</u>	<u>Claim Amount</u>	<u>Payment Amount</u>	<u>Payment Month Numbers</u>
Sonia Colon	\$ 500.00	\$ 100.00	1
Mediation &		\$ 100.00	2
Lien Strip Off		\$ 100.00	4-6
Sonia Colon	\$ 750.00	\$125.00	11
Monitoring Fee		\$125.00	12
		\$125.00	23
		\$125.00	24
		\$125.00	35
		\$125.00	36

**Secured Claims**

<b>Secured Creditor</b>	<b>Claim Amount</b>	<b>Payment Amount</b>	<b>Payment Month Numbers</b>
Chase (xxx0804)	\$224,312.00	\$1,076.82 <sup>1</sup>	1-36
Chase (xxx3414) <sup>2</sup>			

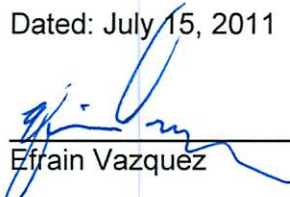
**The following Executory Contracts are rejected and the property surrendered:**

<b><u>Name of Creditor:</u></b>	<b><u>Description of Collateral:</u></b>
Wells Fargo Mortgage (xxx2073)	Property located at 12625 Maribou Circle, Orlando, Florida 32828

**Unsecured Creditors:** whose claims are allowed shall receive a pro rate share of the balance of the funds remaining after payments to Priority and Secured Creditors are made. Approximate percentage: **15.02%**  
Property of the Estate reverts in the Debtors upon confirmation of the plan, OR upon completion of all plan payments and the discharge of Debtors.

Dated: July 15, 2011

Respectfully submitted,

  
Efrain Vazquez

  
Madelin Vazquez

and

/s/ Sonia E. Colón  
SONIA E. COLÓN  
Counsel for the Debtor  
Sonia Colon Law Offices, PA  
Florida Bar No. 0050475  
P.O. Box 621597, Orlando, Florida 32862-1597  
Telephone: (407) 574-8272/ Fax: (888) 537-4536  
E-mail:

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that on this same date, I electronically filed the foregoing with the Clerk of the Court using the CM/ECF system which will send notification of such filing to CM/ECF participants, and caused it to be served via a third party court authorized noticing provider BK Attorney Services on the next business day to all creditors and/or parties in interests included in the master address list attached to the original plan filed in the court's docket.

/s/ Sonia E. Colón  
Attorney

<sup>1</sup> This is the prospective mortgage payment resulting from mortgage modification mediation provided by the bankruptcy court.

<sup>2</sup> This claim will be subject to a strip off under 11 U.S.C. § 506.



		7/28/2011		10.0%	(1st)	(Auto)	GEMB	TD	HSBC			
		Unsecured	Debtor Pmt	Tee Fee	CHASE	CARMAX	R.T.G.	R.T.G.	B/BUY	Atty	Monitoring	Mediation
	36											
7/28/2011	1	\$62.29	\$1,720.54	\$172.05	\$1,076.82	\$239.38	\$16.00	\$24.00		\$100.00	\$0.00	
8/28/2011	2	\$65.29	\$1,720.54	\$172.05	\$1,076.82	\$239.38					\$0.00	
9/28/2011	3	\$7.80	\$1,860.00	\$186.00	\$1,076.82	\$239.38					\$0.00	
10/28/2011	4	\$65.29	\$1,720.54	\$172.05	\$1,076.82	\$239.38	\$16.00	\$24.00	\$27.00	\$100.00	\$0.00	
11/28/2011	5	\$65.29	\$1,720.54	\$172.05	\$1,076.82	\$239.38	\$16.00	\$24.00	\$27.00	\$100.00	\$0.00	
12/28/2011	6	\$65.29	\$1,720.54	\$172.05	\$1,076.82	\$239.38	\$16.00	\$24.00	\$27.00		\$0.00	
1/28/2012	7	\$165.29	\$1,720.54	\$172.05	\$1,076.82	\$239.38	\$16.00	\$24.00	\$27.00	\$0.00	\$0.00	
2/28/2012	8	\$165.29	\$1,720.54	\$172.05	\$1,076.82	\$239.38	\$16.00	\$24.00	\$27.00	\$0.00	\$0.00	
3/28/2012	9	\$165.29	\$1,720.54	\$172.05	\$1,076.82	\$239.38			\$27.00	\$0.00	\$0.00	
4/28/2012	10	\$173.29	\$1,720.54	\$172.05	\$1,076.82	\$239.38				\$0.00		
5/28/2012	11	\$107.29	\$1,720.54	\$172.05	\$1,076.82	\$239.38	\$0.00	\$0.00	\$0.00	\$0.00	\$125.00	
6/28/2012	12	\$107.29	\$1,720.54	\$172.05	\$1,076.82	\$239.38	\$0.00	\$0.00	\$0.00	\$0.00		
7/28/2012	13	\$232.29	\$1,720.54	\$172.05	\$1,076.82	\$239.38	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
8/28/2012	14	\$232.29	\$1,720.54	\$172.05	\$1,076.82	\$239.38	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
9/28/2012	15	\$232.29	\$1,720.54	\$172.05	\$1,076.82	\$239.38	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
10/28/2012	16	\$232.29	\$1,720.54	\$172.05	\$1,076.82	\$239.38	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
11/28/2012	17	\$232.29	\$1,720.54	\$172.05	\$1,076.82	\$239.38	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
12/28/2012	18	\$232.29	\$1,720.54	\$172.05	\$1,076.82	\$239.38	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
1/28/2013	19	\$232.29	\$1,720.54	\$172.05	\$1,076.82	\$239.38	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
2/28/2013	20	\$232.29	\$1,720.54	\$172.05	\$1,076.82	\$239.38	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
3/28/2013	21	\$232.29	\$1,720.54	\$172.05	\$1,076.82	\$239.38	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
4/28/2013	22	\$232.29	\$1,720.54	\$172.05	\$1,076.82	\$239.38	\$0.00	\$0.00	\$0.00	\$0.00		
5/28/2013	23	\$107.29	\$1,720.54	\$172.05	\$1,076.82	\$239.38	\$0.00	\$0.00	\$0.00	\$0.00	\$125.00	
6/28/2013	24	\$107.29	\$1,720.54	\$172.05	\$1,076.82	\$239.38	\$0.00	\$0.00	\$0.00	\$0.00		
7/28/2013	25	\$232.29	\$1,720.54	\$172.05	\$1,076.82	\$239.38	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
8/28/2013	26	\$232.29	\$1,720.54	\$172.05	\$1,076.82	\$239.38	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
9/28/2013	27	\$232.29	\$1,720.54	\$172.05	\$1,076.82	\$239.38	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
10/28/2013	28	\$232.29	\$1,720.54	\$172.05	\$1,076.82	\$239.38	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
11/28/2013	29	\$232.29	\$1,720.54	\$172.05	\$1,076.82	\$239.38	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
12/28/2013	30	\$232.29	\$1,720.54	\$172.05	\$1,076.82	\$239.38	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
1/28/2014	31	\$232.29	\$1,720.54	\$172.05	\$1,076.82	\$239.38	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
2/28/2014	32	\$232.29	\$1,720.54	\$172.05	\$1,076.82	\$239.38	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
3/28/2014	33	\$232.29	\$1,720.54	\$172.05	\$1,076.82	\$239.38	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
4/28/2014	34	\$232.29	\$1,720.54	\$172.05	\$1,076.82	\$239.38	\$0.00	\$0.00	\$0.00	\$0.00		
5/28/2014	35	\$107.29	\$1,720.54	\$172.05	\$1,076.82	\$239.38	\$0.00	\$0.00	\$0.00	\$0.00	\$125.00	
6/28/2014	36	\$107.29	\$1,720.54	\$172.05			\$0.00	\$0.00	\$0.00	\$0.00		
		\$6,289.95	\$62,079.06	\$6,207.91	\$38,765.52	\$8,617.68	\$143.00	\$209.00	\$246.00	\$500.00	\$750.00	
		\$41,888.00										
		15.02%										